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Counsel for Trans Union, LLC

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY (TRENTON)**

MARC LICHTENSTEIN,
Plaintiff,

CASE NO. 3:20-cv-06249-MAS-LHG

vs.

Judge Michael A. Shipp
Magistrate Judge Lois H. Goodman

EXPERIAN INFORMATION SOLUTIONS,
INC.; TRANS UNION, LLC; CHRYSLER
CAPITAL LLC; and SANTANDER
CONSUMER USA, INC.;
Defendants.

Motion Return Date: October 19, 2020

**TRANS UNION, LLC’S AND EXPERIAN INFORMATION SOLUTIONS, INC.’S
JOINT MOTION FOR SUMMARY JUDGMENT**

Pursuant to the Court’s recommendation during the August 20, 2020 Scheduling Conference and memorialized by the Court’s September 17, 2020 Pretrial Scheduling Order [Doc. No. 21], Defendant consumer reporting agencies Trans Union, LLC and Experian Information Solutions, Inc. (the “CRAs”) hereby submit their Joint Motion For Summary Judgment (the “Motion”) on the limited issue of the reasonableness of the CRAs’ reinvestigation of Plaintiff’s dispute of the timeliness of his May 2018 auto payment to Chrysler.

The Motion should be granted in this alleged Fair Credit Reporting Act case where the uncontested facts demonstrate, as a matter of law, that the CRAs reasonably reinvestigated

Plaintiff's dispute of the accurate reporting of 1 of Plaintiff's 3 admitted failures to make his auto payments to Chrysler – purportedly because the “autopay transaction failed to process” and therefore Plaintiff believes payment should be suspended “under operation of law” – because:

A. Plaintiff has not and cannot demonstrate, as required, that the CRAs failed to reasonably reinvestigate his dispute because the CRAs reinvestigated the account exactly as required by the FCRA and as Plaintiff requested – including sending a complete copy of Plaintiff's dispute letter to Chrysler – and Chrysler verified that its reporting was accurate; and

B. Plaintiff's attempt to collaterally attack the legal validity of Chrysler's accurate reporting of Plaintiff's missed payment is prohibited by well-settled case law that holds that the CRAs are neither qualified, nor obligated, to attempt to resolve such a legal dispute when conducting a reinvestigation under the FCRA.

Pursuant to Local Rules 7.1, 7.2 and 56.1, Trans Union, LLC's and Experian Information Solutions, Inc.'s Memorandum In Support of the Joint Motion For Summary Judgment and Statement Of Material Facts are filed simultaneously herewith.

Respectfully submitted,

Date: September 25, 2020

s/ William R. Brown

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s/ Dorothy A. Kowal

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*Counsel for Defendant Experian
Information Solutions, Inc.*

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing has been filed electronically on the **25th day of September 2020**. Notice of this filing will be sent to the following parties by operation of the Court's electronic filing system. Parties may access this filing through the Court's electronic filing.

Yaakov Saks, Esq. ysaks@steinsakslegal.com	Dorothy A. Kowal, Esq. dkowal@pricemeese.com
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The undersigned further certifies that a true copy of the foregoing was served on the following parties via First Class, U.S. Mail, postage prepaid, on the **25th day of September 2020**, properly addressed as follows:

None.	
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s/ William R. Brown

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